

**UNITED STATES BANKRUPTCY COURT  
District of Oregon**

In re  
**Matthew Eddie Carson**  
Debtor(s)

) Case No. **15-35618-pcm13**  
)  
) Filing Date: 12/3/15  
) CHAPTER 13 INITIAL LETTER TO DEBTOR  
)

**IMPORTANT – Debtor(s) please read carefully:**

**1. Meeting of Creditors.** Your petition under Chapter 13 of the Bankruptcy Code was filed on the above date. A notice setting the time and place of a meeting of creditors should also be in this envelope. You must attend and complete the meeting or the case may be dismissed. **Important Notes:** (1) This meeting is not held at the Court; and (2) you must bring a photo ID and proof of social security number to the meeting. For details see Explanation page of Notice of Meeting of Creditors.

**2. Mailing Address.** You must keep the Court, trustee, and your attorney advised in writing of any change in your mailing address until your case has been closed. All notices and orders will be mailed to the address on file with the Court. Your failure to respond to notices or orders could result in dismissal, conversion of your case to a straight liquidation (Chapter 7), or other serious consequences. A change of address form (Local Form 101D) is available on the Court's website at [www.orb.uscourts.gov](http://www.orb.uscourts.gov) under the heading Rules & Forms.

**3. Pay Stubs or Earning Statements to Chapter 13 Trustee.** Do not file these documents with the Court. Within 14 days following the filing of your bankruptcy petition you must provide to the Chapter 13 Trustee, at the address below, copies of all pay stubs, earnings statements, or other evidence of payment from any employer received within 60 days before the date of the filing of the bankruptcy petition.

**4. Tax Returns to Chapter 13 Trustee.** Not later than 7 days before the date first set for the meeting of creditors, you must provide a copy of your most recently filed federal income tax return (or a transcript of such return) to the Chapter 13 Trustee at the address listed below. You must also provide a copy of your most recently filed state income tax return (or a transcript of such return) to the Chapter 13 Trustee at the meeting of creditors. Do not file a copy with the Court.

**5. The Chapter 13 Trustee** appointed in your case is: Wayne Godare, 222 SW Columbia St #1700, Portland OR, 97201, (503) 972-6300.

**6. Education Requirement.** You will not receive a discharge unless you complete an instructional course concerning personal financial management provided by an agency approved by the United States Trustee. You may obtain a list of authorized agencies at the Court's web site at [www.orb.uscourts.gov](http://www.orb.uscourts.gov). On the home page under Other Resources, select Debtor Education Providers. You should file with the Court a Certificate of Completion of the Instruction Course no later than 45 days after the date first set for your meeting of creditors.

**\*\*\*\*\* PLEASE NOTE \*\*\*\*\***

This case may be dismissed without further notice if:

- (1) you fail to attend and complete the meeting of creditors;
- (2) all plan payments are not current at confirmation;
- (3) any document is not timely given to the trustee or filed; or
- (4) any filing fee installment is not fully paid on time.

Do not send cash or personal checks when making plan payments. Be sure to write your name and case number on all money orders and cashier's checks.

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**IMPORTANT – SEE OTHER SIDE FOR FURTHER INFORMATION**

**Please read carefully:**

1. You must immediately notify the trustee if you become unemployed or change jobs.
2. You must not incur any further credit, purchase anything on time, or borrow any money without a Court order or the trustee's written permission.
3. You are not to dispose of any of your property or allow a secured or other creditor to take or repossess property without the written authority of this Court.
4. If for any reason you cannot make your plan payments when due, you should notify your attorney and the trustee immediately; otherwise, the trustee will definitely move to dismiss or convert your case.
5. The Court mails notice of a meeting of creditors to each creditor listed with a valid address. If any creditor's address is incorrect, the notice might be returned to you with the undeliverable address(es), and the debts for those creditors may not be discharged. You should attempt to find a correct address for the creditor. If you find a correct address, you should mail a copy of the notice (and any other notice returned to you) to the creditor, and also notify the Court of the creditor's correct address. If it was the Court's mistake, you must notify us in writing immediately. To add or delete creditors, you must use Local Form 728 available at [www.orb.uscourts.gov](http://www.orb.uscourts.gov) under the Forms menu.

Dated: 12/4/15

Clerk, U.S. Bankruptcy Court

**\*\*\* SEE OTHER SIDE FOR MORE INFORMATION \*\*\***